



Company Name: Finkurve Financial Services Limited
BSE Scrip Code: 508954

Arvog Finance Lending Portfolio

Digital Lending Products



School Fees Financing

Simplify cashflows for parents through a flexible school fee payment plan



Early Salary Loans

Emergency cash requirements
Advance Salary support



Gold Loans

Glittering a billion lives through the power of gold & making it accessible, affordable, useful, and manageable for all phases of life



Loans to Wallet Merchants

Merchant funding is an easy way to maintain a healthy cash flow, without providing any collateral to avail finance

CREDIT ENGINE

A high-performance, real-time credit decisioning system. AI-driven scoring models are trained using the customer's data and business goals to produce an API-accessible loan underwriting system that returns transparent credit decisions including grantable amount, interest rate, and term. Custom lending rules and policies are defined collaboratively with the lending partner and integrated accordingly.

Credit Engine Capabilities

Can combine multiple set of data to provide a credit decision, these data points help in evaluating the customer's credit worthiness but will also grow his/her credit footprint –

1) Demographic

- Identifiers (IDs, DOB, etc.)
- Personal (Gender, Marital status, etc.)
- Education & literacy
- Location

2) Non-Credit Transaction

- Wallet Transactions
- Purchases
- Utility payments
- Card Usage/transactions
- Digital Payment Transactions

3) Financial

- Personal
- Household
- Business

4) Credit / Saving History

- Requested loan facility (behavior)
- Internal to Lender
- Third party
- Credit Bureau
- Guarantees / contingent obligations

6) Economic

- Macro
- Micro
- Geopolitical
- Industry/Sector
- Commodities
- Forex/Currency

5) Alternate Digital Sources

- TELCO
- Phone Call/SMS History
- Location Services
- Social Media Data
- Internet Usage
- Installed Apps
- NLP and Images



Multi-dimensional Customer Profile created using any and all data available on a customer.



AI-driven methodology enables identifying all possible relationships between variables to create a comprehensive data profile.

LOAN ORIGINATION SYSTEM



Ability to generate standard note codes for effective tracking and information sharing

Lending Plan

Stronger Data Analytics

To reach a more authentic credit score, more focus to be given to data analytics



Collaborations

More collaboration among Fintech start-ups, banks and NBFCs expected in near future



Offering Customized Solutions

Customized products like credit cards, accounts based on borrower's credit and profile



Full Stack Companies

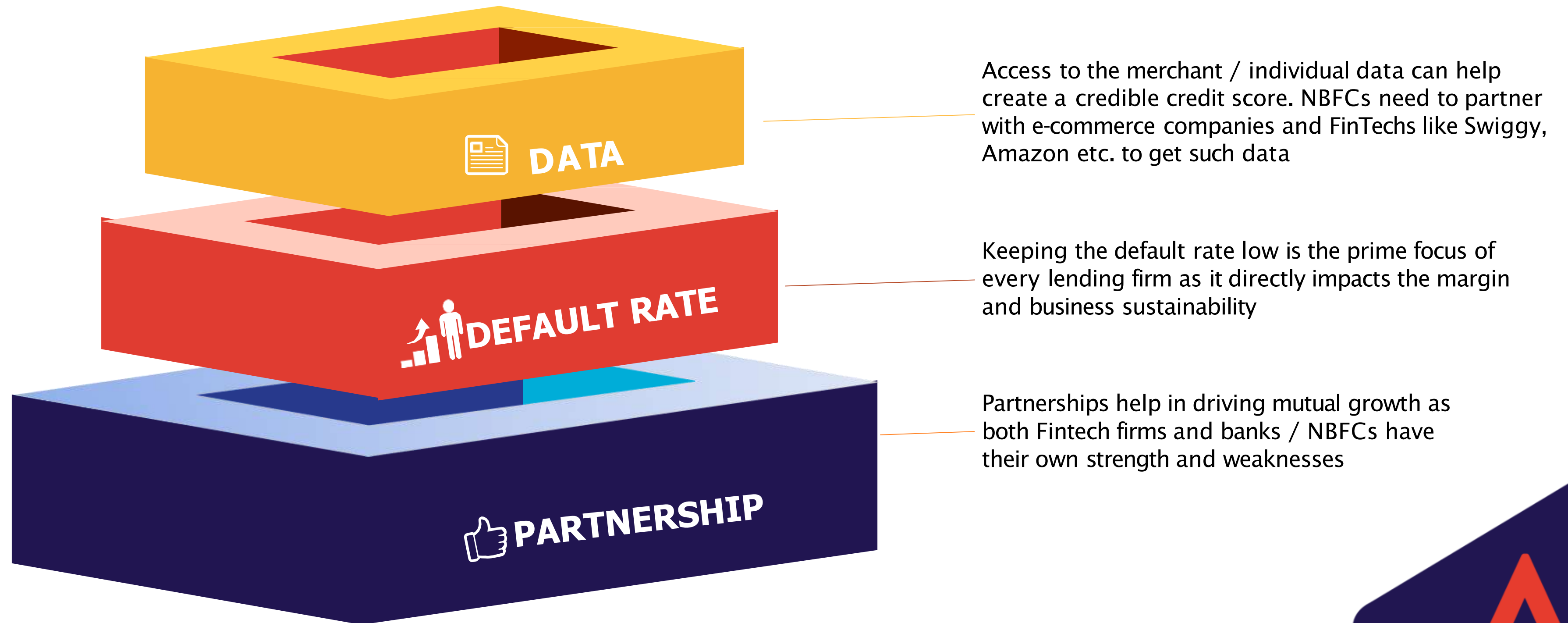
Lending companies to have in-house capability of offering loans, compliance, regulatory etc.

Democratizing Data

Allowing portability of trusted data between service providers under Data Empowerment and Protection Architecture (DEPA) architecture



Lending Success Factors-Establishing Partnerships for Market Access, Using Data to lower Default Rates



**OUR
TEAM**

Ketan Kothari – Director

Priyank Kothari – Director of operations

Narendra Jain – Director

Jay Bhatia – Analysis & Project Manager

Aakash Jain – CFO

Subsidiary Information

Arvog Forex Private Limited

Company History And Background

Arvog Forex Private Limited (Formerly known as Supama Forex Private Limited) was incorporated on 11th March 1996 for conducting money changing business.

The company since then has grown significantly serving wholesale and retail foreign exchange requirements of corporate bodies, travel agents ,individual private clients and other Trade Partners.

The company also has a License for Import and Export of all the major currency notes in association with Global Foreign Exchange Trading Houses.

The Company is honoured to be amongst very few ADII licence holders in the country because of our meticulous track record on compliance. The Company has been upgraded by RBI from Full Fledged Money Changer to Authorized Dealer-Category II- a certification that allows it to undertake dealings in a wide array of foreign exchange transactions. This means you get to avail hassle free foreign exchange, remittance and travel related services.

The Company is a material subsidiary of Finkurve Financial Services Limited (“Finkurve”), a BSE Listed Non Banking Financial Company.

Company Vision

Humans have always been explorers and exploration expands our horizon.

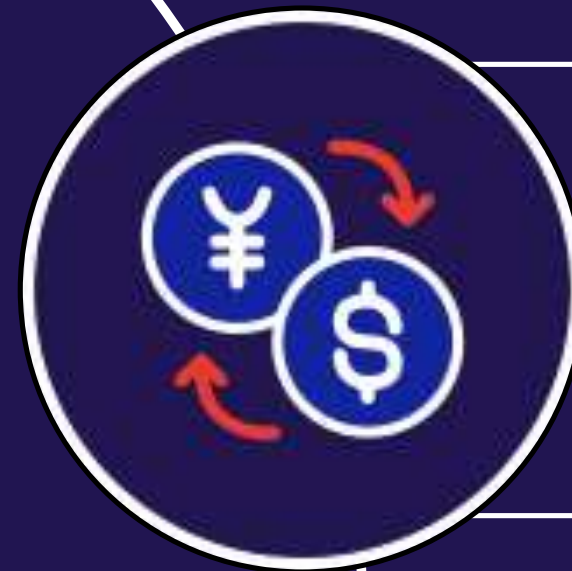
Arvog Forex enables this human spirit of exploration by providing simple, hassle free Forex products and services.

Arvog uses smart technology to make Forex easily and quickly available to people at their doorstep in formats that are relevant and useful and makes it worth expanding new horizons.

Company Products And Services

The Company is engaged in the business of Foreign Exchange and Financial Services and offers a wide range of products and services to the customers like:

1) Foreign Exchange

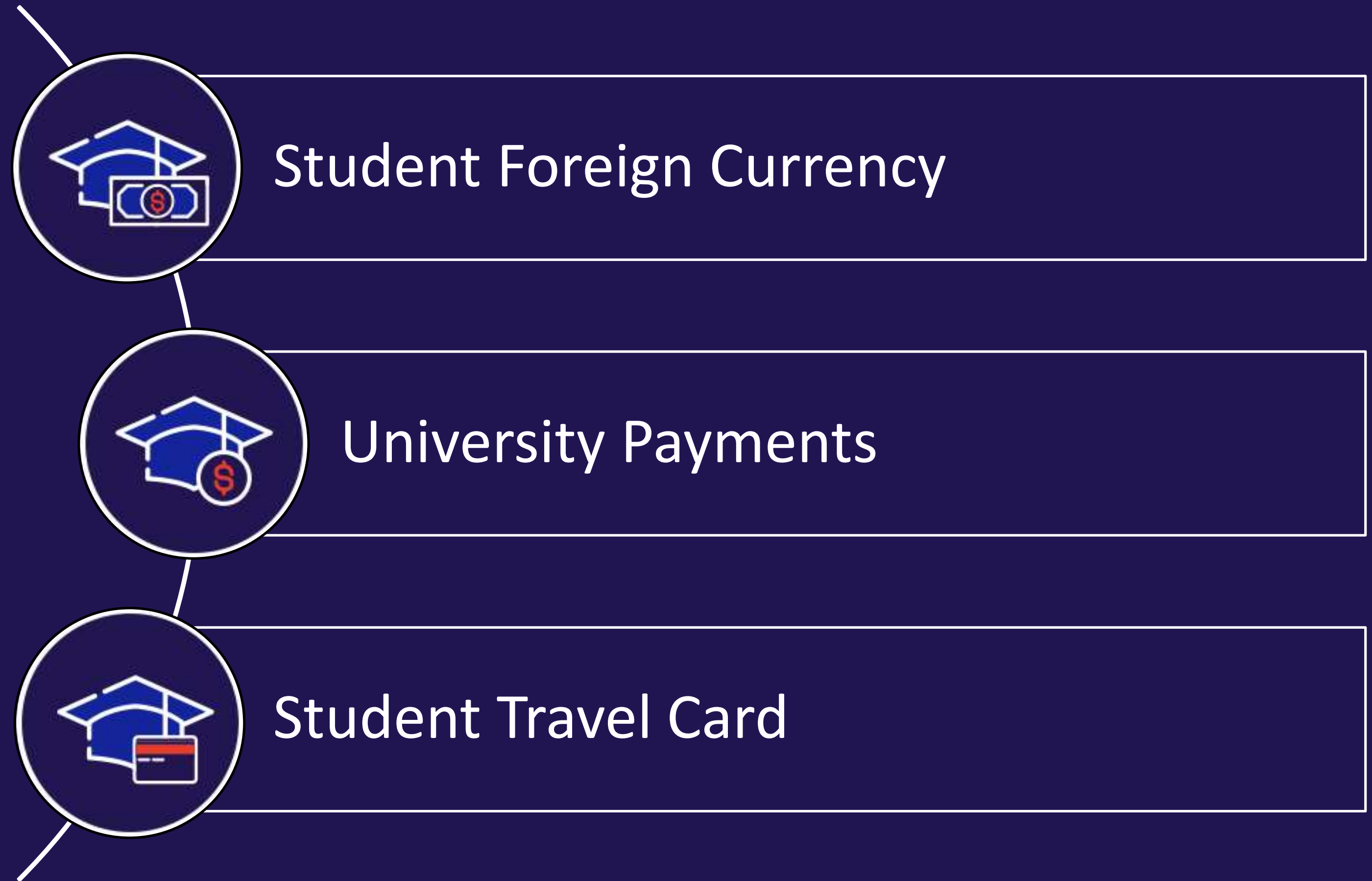


Instant Currency Exchange



Multi Currency Travel Card

2) Student Forex Solutions



3) Money Transfer

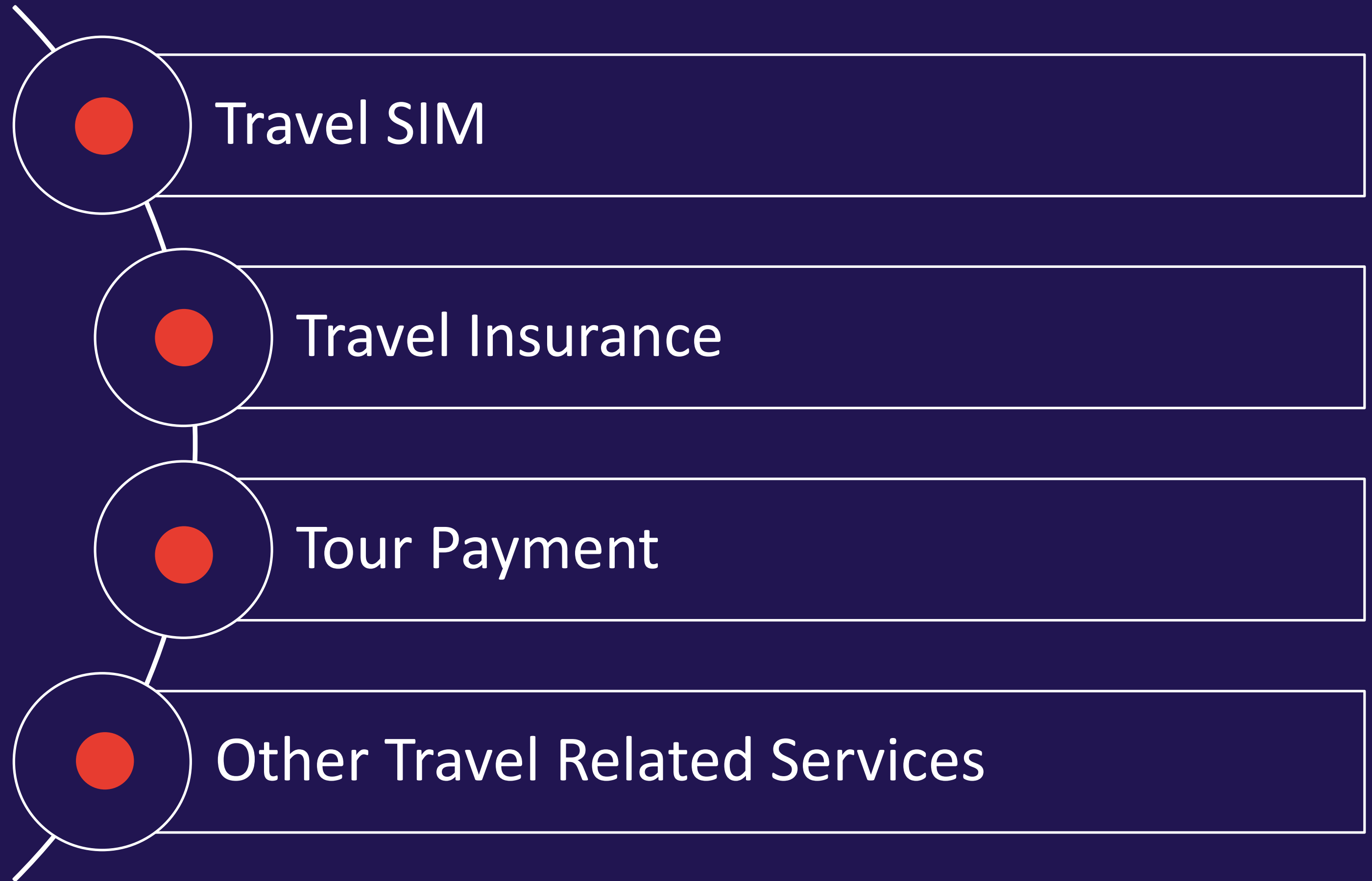


Outward Remittance



Inward Remittance

4) Other Travel
Related Services



THANK YOU

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